

**Information to identify the case:**

Debtor 1	<b>Matthew K Sobke</b>	Social Security number or ITIN	xxx-xx-6148
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Victoria A Sobke</b>	Social Security number or ITIN	xxx-xx-1764
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-24693-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew K Sobke

Victoria A Sobke

9/19/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Matthew K Sobke  
 Victoria A Sobke  
 Debtors

Case No. 15-24693-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db/jdb	+Matthew K Sobke, Victoria A Sobke, 234 Hunter Avenue, Trenton, NJ 08610-3525
lm	+Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
515662271	+Cach of NJ, LLC, c/o Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
515662274	+Cenlar FSB, c/o Kivitz McKeever Lee, PC, 216 Haddon Avenue, STE 406, Collingswood, NJ 08108-2812
515662278	+Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
515662281	+N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
515662282	+New Jer Hus/dovenmuehl, 1 Corporate Dr, Lake Zurich, IL 60047-8944
515831140	+New Jersey Housing & Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
515662283	+Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2019 23:49:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 19 2019 23:49:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516290731	+EDI: AISACG.COM Sep 20 2019 03:33:00 Ascension Capital Group, Attn: Wollemi Acquisitions, LLC Dept, P.O. Box 165028, Irving, TX 75016-5028
515662268	+EDI: ACCE.COM Sep 20 2019 03:33:00 Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
515662269	EDI: BANKAMER.COM Sep 20 2019 03:33:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515662270	+EDI: BANKAMER.COM Sep 20 2019 03:33:00 Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515662272	+EDI: RESURGENT.COM Sep 20 2019 03:33:00 Cach of NJ, LLC, 4340 South Monaco Street, Denver, CO 80237-3485
515662273	+EDI: CAPITALONE.COM Sep 20 2019 03:33:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515715903	EDI: CAPITALONE.COM Sep 20 2019 03:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515662275	+E-mail/Text: kzoepfel@credit-control.com Sep 19 2019 23:49:25 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
515662276	+EDI: CHRM.COM Sep 20 2019 03:33:00 Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
515662277	+EDI: CITICORP.COM Sep 20 2019 03:33:00 Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
515662279	+E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2019 23:49:05 Green Tree Servicing, P.O. Box 6172, Rapid City, SD 57709-6172
515662280	+EDI: MID8.COM Sep 20 2019 03:33:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515662284	EDI: PRA.COM Sep 20 2019 03:33:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, 120 Corporate Blvd, Norfolk, VA 23541
515794280	EDI: PRA.COM Sep 20 2019 03:33:00 Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516289906	+EDI: AISACG.COM Sep 20 2019 03:33:00 Wollemi Acquisitions, LLC, Ascension Capital Group, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Sep 19, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Victoria A Sobke mail@njpalaw.com,  
r56958@notify.bestcase.com  
Candyce Ilene Smith-Sklar on behalf of Debtor Matthew K Sobke mail@njpalaw.com,  
r56958@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, National Association  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
rsolarz@kmlawgroup.com

TOTAL: 11